

**ENTERED**

October 13, 2021

Nathan Ochsner, Clerk

**Information to identify the case:**

Debtor 1	Ali Abdulkareem Kadh Al Saedi	Social Security number or ITIN	xxx-xx-1234
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	Xun He	Social Security number or ITIN	xxx-xx-3571
	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Southern District of Texas			
Case number: 21-32350			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ali Abdulkareem Kadh Al Saedi

Xun He

10/13/21**By the court:** Jeffrey P Norman  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of TexasIn re:  
Ali Abdulkareem Kad Al Saedi  
Xun He  
DebtorsCase No. 21-32350-jpn  
Chapter 7

District/off: 0541-4

User: admin

Page 1 of 3

Date Rcvd: Oct 13, 2021

Form ID: 318

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Ali Abdulkareem Kad Al Saedi, Xun He, 12655 West Houston Center Blvd # 12205, Houston, TX 77082-2876
11944771	+ MRS BPO, L.L.C., 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
11932437	+ Nationwide Credit, Inc., PO Box 15130, Willmington, DE 19850-5130
11931669	+ PHILLIP HENRY TRUEBA, ATTORNEY AT LAW, 5444 Westheimer Rd., Ste. 1000, Houston, Texas 77056-5318
11931671	+ Rausch, Sturm, Israel, Emerson & Hornik, 15660 N. DALLAS PARKWAY, STE 350, DALLAS, TX 75248-3344
11931677	+ TD BANK, 7000 TARGET PARKWAY N, BROOKLYN PARK, MN 55445-4301
11931678	+ Truist, Mail Code VA-RVW-6290, PO Box 85092, Richmond, VA 23285-5092
11931680	+ Uscc, 3211 Fourth Street Ne, Washington, DC 20017-1104

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FJSNORTHRUP.COM	Oct 13 2021 23:53:00	Janet S Casciato-Northrup, Hughes Watters and Askanase, 1201 Louisiana, 28th Floor, Houston, TX 77002-5607
11931662	EDI: HNDA.COM	Oct 13 2021 23:53:00	American Honda Finance, Attn: National Bankruptcy Center, PO Box 168088, Irving, TX 75016
11931660	+ Email/Text: bankruptcy@acimacredit.com	Oct 13 2021 19:55:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
11931661	+ Email/Text: backoffice@affirm.com	Oct 13 2021 19:55:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
11931663	+ EDI: PHINAMERI.COM	Oct 13 2021 23:53:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
11931664	+ EDI: AMEREXPR.COM	Oct 13 2021 23:53:00	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
11931665	EDI: BANKAMER.COM	Oct 13 2021 23:53:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998
11931666	+ EDI: CAPITALONE.COM	Oct 13 2021 23:53:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
11931667	+ EDI: CITICORP.COM	Oct 13 2021 23:53:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
11931668	+ EDI: DISCOVER.COM	Oct 13 2021 23:53:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
11931670	EDI: PRA.COM	Oct 13 2021 23:53:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

District/off: 0541-4

Date Recd: Oct 13, 2021

User: admin

Form ID: 318

Page 2 of 3

Total Noticed: 27

11931905	+ EDI: RECOVERYCORP.COM	Oct 13 2021 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11931672	+ EDI: RMSC.COM	Oct 13 2021 23:53:00	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
11931674	+ EDI: RMSC.COM	Oct 13 2021 23:53:00	Synchrony Car Care, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
11931675	+ EDI: RMSC.COM	Oct 13 2021 23:53:00	Synchrony Bank/Discount Tire, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
11931676	+ EDI: WTRRNBNK.COM	Oct 13 2021 23:53:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
11931679	EDI: USBANKARS.COM	Oct 13 2021 23:53:00	Us Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201
11931681	+ EDI: VERIZONCOMB.COM	Oct 13 2021 23:53:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
11931682	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 13 2021 19:55:00	Westlake Financial Services, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11931673		Syncb/walmart
11932442		Syncb/walmart
11944777		Syncb/walmart
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11932430	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: National Bankruptcy Center, PO Box 168088, Irving, TX 75016
11944764	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: National Bankruptcy Center, PO Box 168088, Irving, TX 75016
11932428	*+	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
11944762	*+	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
11944763	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
11932429	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
11932431	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
11944765	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
11932432	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
11944766	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
11932433	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998
11944767	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998
11932434	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
11944768	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
11932435	*+	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
11944769	*+	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
11932436	*+	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
11944770	*+	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
11944772	*	Nationwide Credit, Inc., PO Box 15130, Willmington, DE 19850-5130
11932438	*+	PHILLIP HENRY TRUEBA, ATTORNEY AT LAW, 5444 Westheimer Rd., Ste. 1000, Houston, Texas 77056-5318
11944773	*+	PHILLIP HENRY TRUEBA, ATTORNEY AT LAW, 5444 Westheimer Rd., Ste. 1000, Houston, Texas 77056-5318
11932439	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
11944774	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
11932440	*+	Rausch, Sturm, Israel, Enerson & Hornik,, 15660 N. DALLAS PARKWAY,STE 350, DALLAS, TX 75248-3344
11944775	*+	Rausch, Sturm, Israel, Enerson & Hornik,, 15660 N. DALLAS PARKWAY,STE 350, DALLAS, TX 75248-3344
11932441	*+	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

District/off: 0541-4

User: admin

Page 3 of 3

Date Recd: Oct 13, 2021

Form ID: 318

Total Noticed: 27

11944776	*+	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
11932443	*+	Synchrony Car Care, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
11944778	*+	Synchrony Car Care, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
11932444	*+	Synchrony Bank/Discount Tire, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
11944779	*+	Synchrony Bank/Discount Tire, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
11932446	*+	TD BANK, 7000 TARGET PARKWAY N, BROOKLYN PARK, MN 55445-4301
11944781	*+	TD BANK, 7000 TARGET PARKWAY N, BROOKLYN PARK, MN 55445-4301
11932445	*+	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
11944780	*+	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
11932447	*+	Truist, Mail Code VA-RVW-6290, PO Box 85092, Richmond, VA 23285-5092
11944782	*+	Truist, Mail Code VA-RVW-6290, PO Box 85092, Richmond, VA 23285-5092
11932448	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court;, Us Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201
11944783	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court;, Us Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201
11932449	*+	Uscc, 3211 Fourth Street Ne, Washington, DC 20017-1104
11944784	*+	Uscc, 3211 Fourth Street Ne, Washington, DC 20017-1104
11932450	*+	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
11944785	*+	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
11932451	*+	Westlake Financial Services, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
11944786	*+	Westlake Financial Services, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 3 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Janet S Casciato-Northrup	jln@hwa.com jsn@trustesolutions.net;jsnorthrup@hwa.com;dek@hwa.com
Phillip Henry Trueba	on behalf of Joint Debtor Xun He ptrueba@truebalaw.com igotNotices@truebalaw.com
Phillip Henry Trueba	on behalf of Debtor Ali Abdulkareem Kadh Al Saedi ptrueba@truebalaw.com igotNotices@truebalaw.com
US Trustee	USTPRegion07.HU. ECF@USDOJ.GOV

TOTAL: 4